

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH DAKOTA**

In re: JACOBSON, ARDELLA ORIET

§ Case No. 12-10022

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

Forrest Allred, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$180,803.28</u> (without deducting any secured claims)	Assets Exempt: <u>\$183,083.28</u>
Total Distribution to Claimants: <u>\$4,004.35</u>	Claims Discharged Without Payment: <u>\$401,750.89</u>
Total Expenses of Administration: <u>\$1,477.62</u>	

3) Total gross receipts of \$ 5,481.97 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$5,481.97 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	1,477.62	1,477.62	1,477.62
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	1,402.56	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	407,629.01	26,076.73	26,076.73	4,004.35
<b>TOTAL DISBURSEMENTS</b>	\$409,031.57	\$27,554.35	\$27,554.35	\$5,481.97

4) This case was originally filed under Chapter 7 on January 30, 2012.  
The case was pending for 22 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/20/2013 By: /s/Forrest Allred  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
BANK ACCOUNTS - First Premier	1129-000	105.36
AUTOMOBILES - 2004 Ford Explorer	1129-000	2,770.00
OFFICE EQUIPMENT, FURNISHINGS, AND SUPPLIES	1129-000	30.00
OTHER PERSONAL PROPERTY	1129-000	25.00
ACCRUED WAGES	1229-000	669.81
TAX REFUNDS - 2011	1124-000	1,805.00
TAX REFUNDS - 2012 prorated	1124-000	76.80
<b>TOTAL GROSS RECEIPTS</b>		<b>\$5,481.97</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
			None			
<b>TOTAL SECURED CLAIMS</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Forrest Allred, Chapter 7 Trustee	2100-000	N/A	1,298.20	1,298.20	1,298.20
Forrest Allred, Chapter 7 Trustee	2200-000	N/A	5.72	5.72	5.72
Forrest C. Allred	3110-000	N/A	132.50	132.50	132.50
Forrest C. Allred	3120-000	N/A	1.20	1.20	1.20
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$1,477.62	\$1,477.62	\$1,477.62

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Clark County Treasurer	5200-000	1,402.56	N/A	N/A	0.00
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$1,402.56	\$0.00	\$0.00	\$0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	American InfoSource LP	7100-000	14,412.20	4,546.23	4,546.23	698.12
2	PYOD, LLC	7100-000	N/A	8,217.24	8,217.24	1,261.84
3	PYOD, LLC	7100-000	7,925.62	6,583.05	6,583.05	1,010.89
4	Capital One Bank (USA), N.A.	7100-000	5,027.00	4,895.72	4,895.72	751.79
5	Capital Recovery V, LLC	7100-000	1,795.76	1,470.82	1,470.82	225.86
6	Capital Recovery V, LLC	7100-000	N/A	150.87	150.87	23.17
7	eCAST Settlement Corp,	7100-000	192.48	212.80	212.80	32.68
NOTFILED	Dacotah Bank	7100-000	440.00	N/A	N/A	0.00
NOTFILED	Dacotah Bank	7100-000	9,247.00	N/A	N/A	0.00
NOTFILED	Citibank South Dakota, NA	7100-000	4,025.00	N/A	N/A	0.00
NOTFILED	Brown Clinic	7100-000	1,410.91	N/A	N/A	0.00
NOTFILED	Chase	7100-000	1,432.60	N/A	N/A	0.00
NOTFILED	Avera University Psychiatry Association	7100-000	460.00	N/A	N/A	0.00
NOTFILED	Bank Of America	7100-000	17,324.00	N/A	N/A	0.00
NOTFILED	Doctors	7100-000	1,295.00	N/A	N/A	0.00
NOTFILED	Infectious Disease Specialist	7100-000	836.00	N/A	N/A	0.00
NOTFILED	GE Capital/Walmart	7100-000	1,099.00	N/A	N/A	0.00
NOTFILED	North Central Heart Insitute	7100-000	1,113.00	N/A	N/A	0.00
NOTFILED	Medical X-Ray Center PC	7100-000	9,287.00	N/A	N/A	0.00
NOTFILED	Prairie Lakes Health System	7100-000	24,307.09	N/A	N/A	0.00
NOTFILED	Universal Card	7100-000	9,622.00	N/A	N/A	0.00
NOTFILED	Target National Bank	7100-000	5,332.00	N/A	N/A	0.00
NOTFILED	McGreevy Clinic	7100-000	4,879.00	N/A	N/A	0.00
NOTFILED	Avera Rehabilitation Associates	7100-000	2,318.00	N/A	N/A	0.00
NOTFILED	Neurology Associates	7100-000	6,256.58	N/A	N/A	0.00
NOTFILED	Avera Medical Center	7100-000	6,356.29	N/A	N/A	0.00
NOTFILED	Avera Rehabilitation	7100-000	2,318.00	N/A	N/A	0.00
NOTFILED	Clark County Treasurer	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Accounts Management Inc	7100-000	7,211.26	N/A	N/A	0.00
NOTFILED	Avera McKennan Hospital	7100-000	33,665.01	N/A	N/A	0.00

NOTFILED	Avera McKennan Hospital	7100-000	81,722.53	N/A	N/A	0.00
NOTFILED	Avera Midwest Psychiatric Medicine	7100-000	835.00	N/A	N/A	0.00
NOTFILED	Avera McKennan Regional Laboratory	7100-000	2,392.92	N/A	N/A	0.00
NOTFILED	Avera McKennan Hospital	7100-000	1,166.71	N/A	N/A	0.00
NOTFILED	Avera McKennan Hospital	7100-000	5,395.58	N/A	N/A	0.00
NOTFILED	Avera McKennan Hospital	7100-000	116,705.23	N/A	N/A	0.00
NOTFILED	Avera McKennan Hospital	7100-000	4,665.24	N/A	N/A	0.00
NOTFILED	Avera N. Central Kidney Institute	7100-000	15,158.00	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$407,629.01</b>	<b>\$26,076.73</b>	<b>\$26,076.73</b>	<b>\$4,004.35</b>

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 12-10022

Trustee: (610080) Forrest Allred, Chapter 7 Trustee

Case Name: JACOBSON, ARDELLA ORIET

Filed (f) or Converted (c): 01/30/12 (f)

§341(a) Meeting Date: 03/06/12

Period Ending: 11/20/13

Claims Bar Date: 07/08/13

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	REAL PROPERTY	53,312.00	0.00	0.00	FA
2	BANK ACCOUNTS - Bank of the West	50.00	0.00	0.00	FA
3	BANK ACCOUNTS - Dacotah Bank	125.00	0.00	0.00	FA
4	BANK ACCOUNTS - First Premier	50.00	105.36	105.36	FA
5	HOUSEHOLD GOODS AND FURNISHINGS	575.00	0.00	0.00	FA
6	WEARING APPAREL	75.00	0.00	0.00	FA
7	FURS & JEWELRY	25.00	0.00	0.00	FA
8	FIREARMS AND HOBBY EQUIPMENT	45.00	0.00	0.00	FA
9	INTERESTS IN INSURANCE POLICIES	10,000.00	0.00	0.00	FA
10	IRAS, PENSION - The Lower Agency - Ardella	29,983.76	0.00	0.00	FA
11	IRAS, PENSION - The Lower Agency - Walter	30,067.41	0.00	0.00	FA
12	IRAS, PENSION - American Funds	5,962.64	0.00	0.00	FA
13	IRAS, PENSION - Duckwall/Alco	97.24	0.00	0.00	FA
14	IRAS, PENSION - McCain IRA	24,739.74	0.00	0.00	FA
15	IRAS, PENSION - TransAmerica Master Retirement	105.75	0.00	0.00	FA
16	IRAS, PENSION - McCain IRA (Duplicate Asset)	24,739.74	0.00	0.00	FA
17	AUTOMOBILES - 1929 Ford Model A	50.00	0.00	0.00	FA
18	BOATS, MOTORS - 1954 MSC Alum. Boat	200.00	0.00	0.00	FA
19	AUTOMOBILES - 1960 Ford Mustang	50.00	0.00	0.00	FA
20	AUTOMOBILES - 1961 Avio Camper Trailer	100.00	0.00	0.00	FA
21	AUTOMOBILES - 1965 Ford Mustang	50.00	0.00	0.00	FA
22	AUTOMOBILES - 1965 Renault Convertible	50.00	0.00	0.00	FA
23	AUTOMOBILES - 1971 Ford Galaxy	50.00	0.00	0.00	FA
24	AUTOMOBILES - 1979 Ford Bronco	50.00	0.00	0.00	FA
25	AUTOMOBILES - 1985 Dodge Van	50.00	0.00	0.00	FA
26	AUTOMOBILES - 1986 Chevy SUV	50.00	0.00	0.00	FA
27	BOATS, MOTORS - 1986 UNK Boat Trailer	100.00	0.00	0.00	FA

# Form 1

## Individual Estate Property Record and Report

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Filed (f) or Converted (c): 01/30/12 (f)

§341(a) Meeting Date: 03/06/12

Period Ending: 11/20/13

Claims Bar Date: 07/08/13

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
28 AUTOMOBILES - 1987 Pontiac	50.00	0.00		0.00	FA
29 AUTOMOBILES - 1997 Lincoln	50.00	0.00		0.00	FA
30 AUTOMOBILES - 2004 Ford Explorer	5,000.00	2,770.00		2,770.00	FA
31 OFFICE EQUIPMENT, FURNISHINGS, AND SUPPLIES	30.00	30.00		30.00	FA
32 OTHER PERSONAL PROPERTY	25.00	25.00		25.00	FA
33 ACCRUED WAGES (u)	0.00	669.81		669.81	FA
34 TAX REFUNDS - 2011	0.00	1,805.00		1,805.00	FA
35 TAX REFUNDS - 2012 prorated	0.00	76.80		76.80	FA
<b>35 Assets Totals (Excluding unknown values)</b>	<b>\$185,908.28</b>	<b>\$5,481.97</b>		<b>\$5,481.97</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

Complete TDR.

Initial Projected Date Of Final Report (TFR): January 30, 2014

Current Projected Date Of Final Report (TFR): August 12, 2013 (Actual)



## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 12-10022  
**Case Name:** JACOBSON, ARDELLA ORIET

**Trustee:** Forrest Allred, Chapter 7 Trustee (610080)

**Bank Name:** Rabobank, N.A.

**Account:** \*\*\*\*839566 - Checking Account

**Blanket Bond:** \$19,324,000.00 (per case limit)

**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*4031

**Period Ending:** 11/20/13

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/03/13		Ardella Orient Jacobson	excess exemptions		4,544.97		4,544.97
	{4}		excess exemptions 105.36	1129-000			4,544.97
	{31}		excess exemptions 30.00	1129-000			4,544.97
	{32}		excess exemptions 25.00	1129-000			4,544.97
	{30}		excess exemptions 2,770.00	1129-000			4,544.97
	{33}		excess exemptions 669.81	1229-000			4,544.97
	{34}		excess exemptions 944.80	1124-000			4,544.97
04/22/13		United States Treasury	2012 tax refund intercept		937.00		5,481.97
	{34}		excess exemptions 860.20	1124-000			5,481.97
	{35}		excess exemptions 76.80	1124-000			5,481.97
04/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,471.97
05/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,461.97
06/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,451.97
07/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,441.97
09/10/13	101	Forrest Allred, Chapter 7 Trustee	Dividend paid 100.00% on \$1,298.20, Trustee Compensation; Reference:	2100-000		1,298.20	4,143.77
09/10/13	102	Forrest Allred, Chapter 7 Trustee	Dividend paid 100.00% on \$5.72, Trustee Expenses; Reference:	2200-000		5.72	4,138.05
09/10/13	103	Forrest C. Allred	Dividend paid 100.00% on \$132.50, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		132.50	4,005.55
09/10/13	104	Forrest C. Allred	Dividend paid 100.00% on \$1.20, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		1.20	4,004.35
09/10/13	105	American InfoSource LP	Dividend paid 15.35% on \$4,546.23; Claim# 1; Filed: \$4,546.23; Reference:	7100-000		698.12	3,306.23
09/10/13	106	PYOD, LLC	Dividend paid 15.35% on \$8,217.24; Claim# 2; Filed: \$8,217.24; Reference:	7100-000		1,261.84	2,044.39
09/10/13	107	PYOD, LLC	Dividend paid 15.35% on \$6,583.05; Claim# 3; Filed: \$6,583.05; Reference:	7100-000		1,010.89	1,033.50
09/10/13	108	Capital One Bank (USA), N.A.	Dividend paid 15.35% on \$4,895.72; Claim# 4; Filed: \$4,895.72; Reference:	7100-000		751.79	281.71
09/10/13	109	Capital Recovery V, LLC	Dividend paid 15.35% on \$1,470.82; Claim# 5; Filed: \$1,470.82; Reference:	7100-000		225.86	55.85
09/10/13	110	Capital Recovery V, LLC	Dividend paid 15.35% on \$150.87; Claim# 6; Filed: \$150.87; Reference:	7100-000		23.17	32.68
09/10/13	111	eCAST Settlement Corp,	Dividend paid 15.35% on \$212.80; Claim# 7; Filed: \$212.80; Reference:	7100-000		32.68	0.00

Subtotals :

\$5,481.97

\$5,481.97

## Form 2

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**Trustee:** Forrest Allred, Chapter 7 Trustee (610080)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*839566 - Checking Account  
**Blanket Bond:** \$19,324,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*4031

**Period Ending:** 11/20/13

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

<b>ACCOUNT TOTALS</b>	<b>5,481.97</b>	<b>5,481.97</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>5,481.97</b>	<b>5,481.97</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$5,481.97</b>	<b>\$5,481.97</b>	

<b>TOTAL - ALL ACCOUNTS</b>	<b>Net Receipts</b>	<b>Net Disbursements</b>	<b>Account Balances</b>
Checking # ****839566	5,481.97	5,481.97	0.00
	<b>\$5,481.97</b>	<b>\$5,481.97</b>	<b>\$0.00</b>